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LOANLINER

**LOAN AND SECURITY AGREEMENTS
AND DISCLOSURE STATEMENT**

LOAN DATE 04/11/2022	LOAN NUMBER [REDACTED]	ACCOUNT NUMBER [REDACTED]	GROUP POLICY NUMBER [REDACTED]	MATURITY DATE 04/25/2026
BORROWER 1		BORROWER 2		
NAME AND ADDRESS RENAE AGUILAR 3547 Itaska St Saint Louis MO 63111-1429		NAME (AND ADDRESS IF DIFFERENT FROM BORROWER 1)		

TRUTH IN LENDING DISCLOSURE 'e' means an estimate													
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price									
The cost of your credit as a yearly rate. 7.250% % e	The dollar amount the credit will cost you. \$ 1,625.56 e	The amount of credit provided to you or on your behalf. \$ 10,075.00 e	The amount you will have paid after you have made all payments as scheduled. \$ 12,304.11 e	The total cost of your purchase on credit is \$ which includes your downpayment of \$									
Your Payment Schedule Will Be: <table border="1"> <thead> <tr> <th>Number of Payments</th> <th>Amount of Payments</th> <th>When Payments Are Due</th> </tr> </thead> <tbody> <tr> <td>47</td> <td>\$ 256.34 Monthly</td> <td>Beginning 05/25/2022 to 04/25/2026</td> </tr> <tr> <td>1</td> <td>\$ 256.13</td> <td></td> </tr> </tbody> </table>			Number of Payments	Amount of Payments	When Payments Are Due	47	\$ 256.34 Monthly	Beginning 05/25/2022 to 04/25/2026	1	\$ 256.13		Prepayment: If you pay off early you will not have to pay a penalty. Required Deposit: The Annual Percentage Rate does not take into account your required deposit, if any. <input type="checkbox"/> Assumption: Someone buying your mobile home cannot assume the remainder of the loan on the original terms. Demand: <input checked="" type="checkbox"/> This obligation has a demand feature. <input type="checkbox"/> All disclosures are based on an assumed maturity of one year.	
Number of Payments	Amount of Payments	When Payments Are Due											
47	\$ 256.34 Monthly	Beginning 05/25/2022 to 04/25/2026											
1	\$ 256.13												
Property Insurance: You may obtain property insurance from anyone you want that is acceptable to the credit union. If you get the insurance from us, you will pay \$ Late Charge: You will be charged for a late payment on each payment in default for 15 days or more in an amount not to exceed 5% of the payment due or \$15.00, whichever is greater, not to exceed \$50.00. However, for payments of \$25.00 or less, the late charge will not exceed \$5.00.			<table border="1"> <thead> <tr> <th>Filing Fees</th> <th>Non-Filing Insurance</th> </tr> </thead> <tbody> <tr> <td>\$</td> <td>\$</td> </tr> </tbody> </table>		Filing Fees	Non-Filing Insurance	\$	\$					
Filing Fees	Non-Filing Insurance												
\$	\$												
Security: Collateral securing other loans with the credit union may also secure this loan. You are giving a security interest in your shares and dividends and, if any, your deposits and interest in the credit union; and the property described below:													
Collateral	Property/Model/Make	Year I.D. Number	Type	Value									
2013 DODGE DART	DODGE DART	2013 1C3CDFBA7DD342722		\$ 9,350.00									
				\$									
				\$									
Other (Describe) Pledge of Shares \$ in Account No. \$ in Account No.													
See your contract documents for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.													

SIGNATURES	
By signing as Borrower, you agree to the terms of the Loan Agreement. If property is described in the "Security" section of the Truth in Lending Disclosure, you also agree to the terms of the Security Agreement. If you sign as "Owner of Property" you agree only to the terms of the Security Agreement. NOTICE TO CONSUMER: 1. Do not sign this agreement before you read it. 2. You are entitled to a copy of this agreement. 3. You may prepay the unpaid balance at any time without penalty.	
X <i>Rene Aguilas</i> (SEAL) 4-11-22 BORROWER 1 DATE	X (SEAL) BORROWER 2 DATE
X (SEAL) <input type="checkbox"/> OTHER BORROWER <input type="checkbox"/> OWNER OF PROPERTY <input type="checkbox"/> WITNESS DATE	X <i>Erica Beckard</i> (SEAL) 4-11-22 <input type="checkbox"/> OTHER BORROWER <input type="checkbox"/> OWNER OF PROPERTY <input checked="" type="checkbox"/> WITNESS DATE

Exhibit A

Credit Union Electro Savings Credit Union
Borrower(s) RENAE AGUILAR

ITEMIZATION OF THE AMOUNT FINANCED

Itemization of Amount Financed of	Amount Given to You Directly	Amount Paid on Your Account	Prepaid Finance Charge
\$ 10,075.00	\$ 576.37	\$ 5,753.89	\$
Amounts Paid to Others on Your Behalf: (If an amount is marked with an asterisk (*) we will be retaining a portion of the amount.)			
\$ 725.00 To FROST GAP		\$ 20.50 To RECORDING FEES	
\$ 416.64 To Capital One		\$ 897.49 To Capital One / Walmart	
\$ 494.34 To Credit One		\$ 579.68 To Merrick	
\$ 329.17 To Target		\$ 281.92 To Amazon	
\$ To		\$ To	
\$ To		\$ To	
\$ To		\$ To	

LOAN AGREEMENT

In this Loan Agreement ("Agreement") all references to "Credit Union," "we," "our," or "us," mean the Credit Union whose name appears above and anyone to whom the Credit Union assigns or transfers this Agreement. All references to "you," or "your" mean each person who signs this Agreement as a borrower.

1. PROMISE TO PAY - You promise to pay \$ 10,075.00 to the Credit Union plus interest on the unpaid balance until what you owe has been repaid. For fixed rate loans the interest rate is 7.250% % per year.

Collection Costs:

You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney fees.

2. PAYMENTS - You promise to make payments of the amount and at the time shown in the Truth in Lending Disclosure. You may prepay any amount without penalty. If you prepay any part of what you owe, you are still required to make the regularly scheduled payments, unless we have agreed to a change in the payment schedule. Because this is a simple interest loan, if you do not make payments exactly as scheduled, your final payment may be more or less than the amount of the final payment that is disclosed. If you elect credit insurance, we will either include the premium in your payments or extend the term of your loan. If the term is extended, you will be required to make additional payments of the scheduled amount, until what you owe has been paid. You promise to make all payments to the place we choose. If this loan refinances another loan we have with you, the other loan will be canceled and refinanced as of the date of this loan. Unless otherwise required by law, payments will be applied to amounts owed in the manner we choose.

3. LOAN PROCEEDS BY MAIL - If the proceeds of this loan are mailed to you, interest on this loan begins on the date the loan proceeds are mailed to you.

4. SECURITY FOR LOAN - This Agreement is secured by all property described in the "Security" section of the Truth in Lending Disclosure. Property securing other loans you have with us also secures this loan, unless the property is a dwelling. A dwelling secures this loan only if it is described in the "Security" section of the Truth in Lending Disclosure for this loan. In addition to your pledge of shares, we may also have what is known as a statutory lien on all individual and joint accounts you have with us. A statutory lien means we have the right under federal law and many state laws to claim an interest in your accounts. We can enforce a statutory lien against your shares and dividends, and if any, interest and deposits, in all individual and joint accounts you have with us to satisfy any outstanding financial obligation that is due and payable to us. We may exercise our right to enforce this lien without further notice to you, to the extent permitted by law.

For all borrowers: You pledge as security for this loan all shares and dividends and, if any, all deposits and interest in all joint and individual accounts you have with the credit union now and in the future. The statutory lien and/or your pledge will allow us to apply the funds in your account(s) to

what you owe when you are in default. The statutory lien and your pledge do not apply to any Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security.

5. DEFAULT - The following paragraph applies to borrowers in Colorado, D.C., Massachusetts, Missouri, Nebraska and West Virginia: You will be in default under this Agreement if you do not make a payment of the amount required on or before the date it is due. You will be in default if you break any promise you made in connection with this loan or if anyone is in default under any security agreement made in connection with this Agreement. You will be in default if you die, file for bankruptcy, become insolvent (that is, unable to pay your bills and loans as they become due), or if you made any false or misleading statements in your loan application. You will also be in default if something happens that we believe may seriously affect your ability to repay what you owe under this Agreement or if you are in default under any other loan agreement you have with us.

The following paragraph applies to borrowers in Kansas and Maine and to South Carolina borrowers of state chartered credit unions in South Carolina: You will be in default if you do not make a payment of the amount required when it is due. You will also be in default if we believe your ability to pay or perform your obligations under this Agreement is significantly impaired. And, you will be in default if the value of any property given as security for this Agreement is significantly reduced.

6. ACTIONS AFTER DEFAULT - When you are in default and after expiration of any right you have under applicable state law to cure your default, we can require immediate payment of the entire unpaid balance under this Agreement and enforce any security interest you have given us. If we demand immediate payment, you will continue to pay interest at the rate provided for in this Agreement, until what you owe has been repaid. We will also apply against what you owe any shares and/or deposits given as security under this Agreement. We may also exercise any other rights given by law when you are in default.

Credit Union Electro Savings Credit Union

Borrower(s) RENAE AGUILAR

LOAN AGREEMENT (continued)

7. EACH PERSON RESPONSIBLE - Each person who signs this Agreement will be individually and jointly responsible for paying the entire amount owed under this Agreement. This means we can enforce our rights against any one of you individually or against all of you together.

8. LATE CHARGE - If you are late in making a payment, you agree to pay the late charge shown in the Truth in Lending Disclosure. If no late charge is shown, you will not be charged one.

9. DELAY IN ENFORCING RIGHTS - We can delay enforcing any of our rights under this Agreement any number of times without losing the ability to exercise our rights later. We can enforce this Agreement against your heirs or legal representatives.

10. CONTINUED EFFECTIVENESS - If any part of this Agreement is determined by a court to be unenforceable, the rest will remain in effect.

11. NOTICES - Notices will be sent to you at the most recent address you have given us in writing. Notice to any one of you will be notice to all.

12. USE OF ACCOUNT - You promise to use your account for consumer (personal, family or household) purposes, unless the credit union gives you written permission to use the account also for agricultural or commercial purposes, or to purchase real estate.

13. OTHER PROVISIONS -

Credit Union Electro Savings Credit Union
Borrower(s) RENAE AGUILAR

Loan No. [REDACTED]

Acct. No. [REDACTED]

SECURITY AGREEMENT

In this Agreement all references to "credit union," "we," "our" or "us," mean the credit union whose name appears on this document and anyone to whom the credit union assigns or transfers this Agreement. All references to the "Loan" mean the loan described in the Loan Agreement that is part of this document. All references to "you," or "your" mean any person who signs this Agreement.

1. THE SECURITY FOR THE LOAN - You give us what is known as a security interest in the property described in the "Security" section of the Truth in Lending Disclosure that is part of this document ("the Property"). The security interest you give includes all accessions. Accessions are things which are attached to or installed in the Property now or in the future. The security interest also includes any replacements for the Property which you buy within 10 days of the Loan and any extensions, renewals or refinancings of the Loan. It also includes any money you receive from selling the Property or from insurance you have on the Property. If the value of the Property declines, you promise to give us more property as security if asked to do so.

2. WHAT THE SECURITY INTEREST COVERS/CROSS COLLATERAL PROVISIONS - The security interest secures the Loan and any extensions, renewals or refinancings of the Loan. If the Property is not a dwelling, the security interest also secures any other loans including any credit card loan, you have now or receive in the future from us and any other amounts you owe us for any reason now or in the future, except any loan secured by your principal residence. If the Property is household goods as defined by the Federal Trade Commission Credit Practices Rule or your principal residence, the Property will secure only this Loan and not other loans or amounts you owe us.

3. OWNERSHIP OF THE PROPERTY - You promise that you own the Property or, if this Loan is to buy the Property, you promise you will use the Loan proceeds for that purpose. You promise that no one else has any interest in or claim against the Property that you have not already told us about. You promise not to sell or lease the Property or to use it as security for a loan with another creditor until the Loan is repaid. You promise you will allow no other security interest or lien to attach to the Property either by your actions or by operation of law.

4. PROTECTING THE SECURITY INTEREST - If your state issues a title for the Property, you promise to have our security interest shown on the title. We may have to file what is called a financing statement to protect our security interest from the claims of others. You irrevocably authorize us to execute (on your behalf), if applicable, and file one or more financing, continuation or amendment statements pursuant to the Uniform Commercial Code (UCC) in form satisfactory to us. You promise to do whatever else we think is necessary to protect our security interest in the Property. You also promise to pay all costs, including but not limited to any attorney fees, we incur in protecting our security interest and rights in the Property, to the extent permitted by applicable law.

5. USE OF PROPERTY - Until the Loan has been paid off, you promise you will: (1) Use the Property carefully and keep it in good repair. (2) Obtain our written permission before making major changes to the Property or changing the address where the Property is kept. (3) Inform us in writing before changing your address. (4) Allow us to inspect the Property. (5) Promptly notify us if the Property is damaged, stolen or abused. (6) Not use the Property for any unlawful purpose. (7) Not retitle Property in another state without telling us.

6. PROPERTY INSURANCE, TAXES AND FEES - You promise to pay all taxes and fees (like registration fees) due on the Property and to keep the Property insured against loss and damage. The amount and coverage of the property insurance must be acceptable to us. You may provide the property insurance through a policy you already have, or through a policy you get and pay for. You promise to make the insurance policy payable to us and to deliver the policy or proof of coverage to us if asked to do so.

If you cancel your insurance and get a refund, we have a right to the refund. If the Property is lost or damaged, we can use the insurance settlement to repair the Property or apply it towards what you owe. You authorize us to endorse any draft or check which may be payable to you in order for us to collect any refund or benefits due under your insurance policy. If you do not pay the taxes or fees on the Property when due or keep it insured, we may pay these obligations, but we are not required to do so. Any money we spend for taxes, fees or insurance will be added to the unpaid balance of the Loan and you will pay interest on those amounts at the same rate you agreed to pay on the Loan. We may receive payments in connection with the insurance from a company which provides the insurance. We may monitor our loans for the purpose of

determining whether you and other borrowers have complied with the insurance requirements of our loan agreements or may engage others to do so. The insurance charge added to the Loan may include (1) the insurance company's payments to us and (2) the cost of determining compliance with the insurance requirements. If we add amounts for taxes, fees or insurance to the unpaid balance of the Loan, we may increase your payments to pay the amount added within the term of the insurance or term of the Loan.

7. INSURANCE NOTICE - If you do not purchase the required property insurance, the insurance we may purchase and charge you for will cover only our interest in the Property. The premium for this insurance may be higher because the insurance company may have given us the right to purchase insurance after uninsured collateral is lost or damaged. The insurance will not be liability insurance and will not satisfy any state financial responsibility or no fault laws.

8. DEFAULT - You will be in default if you break any promise you make or fail to perform any obligation you have under this Agreement. You will be in default if any property you have given us as security is repossessed by someone else, seized under a forfeiture or similar law, or if anything else happens that significantly affects the value of the property or our security interest in it. You will also be in default under this Agreement if the Loan is in default.

9. WHAT HAPPENS IF YOU ARE IN DEFAULT - When you are in default and after you have been given any time you have under state law to cure your default, we may require immediate payment of the outstanding balance of the Loan without giving you advance notice and take possession of the Property. You agree the Credit Union has the right to take possession of the Property without judicial process if this can be done without breach of the peace. If we ask, you promise to deliver the Property at a time and place we choose. If the Property is a motor vehicle or boat, you agree that we may obtain a Key or other device necessary to unlock and operate it, when you are in default. We will not be responsible for any other property not covered by this Agreement that you leave inside the Property or that is attached to the Property. We will try to return that property to you or make it available for you to claim. After we have possession of the Property, we can sell it and apply the money to any amounts you owe us. We will give you notice of any public disposition or the date after which a private disposition will be held. Our expenses for taking possession of and selling the Property will be deducted from the money received from the sale. Those costs may include the cost of storing the Property, preparing it for sale and attorney's fees to the extent permitted under state law or awarded under the Bankruptcy Code.

If you have agreed to pay the Loan, you must pay any amount that remains unpaid after the sale money has been applied to the unpaid balance of the Loan and to what you owe under this Agreement. You agree to pay interest on that amount at the same rate as the Loan, until that amount has been paid.

10. DELAY IN ENFORCING RIGHTS AND CHANGES IN THE LOAN - We can delay enforcing any of our rights under this Agreement any number of times without losing the ability to exercise our rights later. We can enforce this Agreement against your heirs or legal representatives. If we change the terms of the Loan, you agree that this Agreement will remain in effect.

11. CONTINUED EFFECTIVENESS - If any part of this Agreement is determined by a court to be unenforceable, the rest will remain in effect.

☒ The following notice applies ONLY when the box at left is marked.

12. NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

13. OTHER PROVISIONS -

Missouri Department of Revenue
PO Box 3355
Jefferson City, MO 65105-3355

Electro Savings Credit Union
1805 Craigshire Driv
St Louis, MO 63146

Record Lookup Results

Year	Make	VIN/HIN
2013	DODG	1C3CDFBA7DD342722

Notice Of Lien-DB2

Owner Information

Owner's Name	Aguilar renae
Street Address	3858 Fairview
City	St Louis
State	MO
Zip Code	63116

Vehicle Information

Year	2013
Make	DODG
VIN/HIN	1C3CDFBA7DD342722
Vehicle Type	Passenger Vehicle
Control Number	508041IU
Previous Title Number	
Purchase Date	2016-02-24
Receipt Date	2016-02-25

Lienholder Information

Lien Date	2016-02-24
Lienholder Name	Electro Savings Cred
Street Address	1805 Craigshire
City	St Louis
State	MO
Zip Code	63146

Title Record

Owner Information

Owner's Name	AGUILAR RENAE TOD AGUILAR LUIS
Street Address	3547 ITASKA ST
City	SAINT LOUIS
State	MO
Zip Code	63111
County	ST. LOUIS CITY

Vehicle Information

Year	2013
Make	DODG

Exhibit B

VIN 1C3CDFBA7DD342722

Vehicle Type Passenger Vehicle
Title Number UGC03491
Title Issue Date 5/2/2022
Title Type Original
Horsepower 20
Cylinders
Odometer 39862
Odometer Code New certificate of title, but no transfer.
Brand
Purchase Date 2/24/2016

Lienholder Information

First Lienholder

Lien Date 4/11/2022
Lienholder Name ELECTRO SAVINGS CU
Street Address 1805 CRAIGSHIRE RD
City SAINT LOUIS
State MO
Zip Code 63146

Second Lienholder

Lien Date 0/0/0
Lienholder Name STFA
Street Address
City
State
Zip Code

Print Record
